

Help Available

Newcomers and visitors to Florida often come unprepared for the challenges of living in a tropical and sub-tropical climate with high population density and many demands on natural resources.

The Florida Extension Service and its team of professional educators can help to provide practical, research-based information to help visitors and newcomers quickly learn about and better adapt to their new environment. To make your stay safer and more enjoyable, visit or call the Extension Service in your area.

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Suffering from Holiday Stress? Try These Tips!

Unrealistic expectations are a source of stress during the holidays. Some unrealistic expectations you may have:

- Everything **must** be perfect.
- I can do it **all by myself**.
- Others **should** appreciate my efforts.
- Others **should** behave the way I expect them to.

Tip: Perfection is usually a demand we place on ourselves. Expect some glitches—light bulbs won't light, guests arrive late, flights are delayed.

Tip: Too many responsibilities can result in stress. Set reasonable limits on your time and efforts. Stick to what is important. Ask for help or delegate.

Tip: Family members and friends do appreciate your efforts, but may not express it to you. They may be reluctant to offer help because they expect you to do it. Ask for help. Show appreciation for their help.

Tip: Much stress comes from unfulfilled expectations. Family members may not put as much thought into gift giving as you do, or others may want to spend their time in different ways.

Tip: Last minute shopping adds to stress. Spread your shopping over several months. Shop online, on the phone, or through catalogs. Avoid returning clothes by buying items that fit the person but not necessarily the person's body. For example, order theater tickets or concert tickets or gift certificates to their favorite stores or restaurants.

Tip: Plan on getting enough rest, stick to a healthy diet and keep up with your exercise routine. When your body is stressed, you can feel worn out and irritable. Proper rest, good nutrition, and exercise ward off the negative effects of stress.

Welcome to Florida

Brought to you by your
University of Florida Extension Service
Family and Consumer Sciences Team



The Messages of MyPyramid

There are five basic messages illustrated in the new MyPyramid food guide:

1. *You need a variety of foods.* Pull any section out and the pyramid is weakened. Remove a whole food group, and your diet and health are weakened.
2. *You need activity.* Get some physical activity every day. Aim for at least half an hour, 5 days a week.
3. *Eat a balance.* Get something from each group, less from the fats and sweets, more fruits, vegetables and whole grains. Keep the dairy products low fat, and the meats lean. There's room for your favorites, in moderation.
4. *Be moderate in your eating.* Keep your weight in a healthy range. Keep your intake of alcohol and salt low.
5. *Improve gradually, one step at a time.*

For a personalized diet recommendation, go to <www.MyPyramid.gov>.

2006 Income Tax Changes

Personal exemptions and standard deductions will rise, tax brackets will widen and individuals will be able to make larger tax-free gifts in 2006, due to inflation adjustments announced by the Internal Revenue Service.

By law, a variety of tax provisions must be revised each year to keep pace with inflation. Key changes affecting 2006 returns, filed by most taxpayers in early 2007, include the following:

- The value of each personal and dependency exemption, available to most taxpayers, will be \$3,300, up \$100 from 2005.
- The new standard deduction will be \$10,300 for married couples filing a joint return, \$5,150 for singles and

\$7,550 for heads of household. Nearly two out of three taxpayers take the standard deduction, rather than itemizing deductions, such as mortgage interest, charitable contributions and state and local taxes. (Florida has no state income tax.)

- Tax-bracket thresholds will increase for each filing status. For example - for a married couple filing a joint return, the taxable-income threshold separating the 15% bracket from the 25% bracket will be \$61,300, up from \$59,400 in 2005.
- The annual gift tax exemption will be \$12,000, up from \$11,000 in 2005.

Family & Consumer Sciences

CONTACT INFORMATION FOR EXTENSION

Charlotte County—25550 Harbor View Rd, Unit 3, Port Charlotte, FL (941) 764-4340

<http://www.ifas.ufl.edu/charlotte/>

Collier County—14700 Immokalee Rd., Naples, FL (239) 353-4244 <http://collier.ifas.ufl.edu>

Desoto County—2150 NE Roan Ave, Arcadia, FL (863) 993-4846 <http://desoto.ifas.ufl.edu/>

Glades County—P.O. Box 549 Moore Haven, FL (863) 946-0244 <http://glades.ifas.ufl.edu/>

Hardee County—507 Civic Center Dr., Wauchula, FL (863) 773-2164

Highlands County—4509 W. George Blvd., Sebring, FL (863) 402-6540

Hillsborough County—5339 S. CR 579, Seffner, FL (813) 744-5519 http://hillsboroughcounty.org/coop_ext/

Lee County—3406 Palm Beach Blvd, Ft. Myers, FL (941) 461-7500 <http://lee.ifas.ufl.edu/>

Manatee County—1303 17th St. West, Palmetto, FL (941) 722-4524 <http://manatee.ifas.ufl.edu/>

Okeechobee County—458 Hwy 998 N. Okeechobee, FL (863) 763-6469

Pinellas County—12175 125th St. N., Largo, FL (727) 582-2100 <http://coop.co.pinellas.fl.us/>

Sarasota County—6700 Clark Road Twin Lakes Park, Sarasota, FL (941) 861-9800 <http://sarasota.extension.ufl.edu>

Using A Homestead Exemption Can Save You \$\$\$

Have you purchased a home in Florida in 2005 as your primary residence? Homestead exemption will reduce the taxable value of your home by \$25,000 and place a cap on the tax assessment increases.

Bring the following documents for **all** owners residing on the property to your county property appraiser:

- A recorded deed or tax bill in your name
- Florida's driver's license
- Florida auto tag registration
- If registered to vote in Florida – your voter registration card
- Social Security numbers
- A Declaration of Domicile filed with the Clerk of the Circuit Court if recorded.

All documents must be dated before January 1, 2006 and the deadline for filing for homestead exemption is March 1, 2006.

Homesteaded properties also qualify for a cap on assessments. The Save our Homes Constitutional Amendment in Florida states that the assessed value increase can not exceed 3% or the Consumer Price Index (CPI), whichever is less, for each year you reside in the home following the year you are granted homestead exemption.